

In re:  
Jennifer Sweeney  
Debtor

Case No. 22-12640-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 27, 2023

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

| Recip ID | Recipient Name and Address                                    |
|----------|---|
| db       | + Jennifer Sweeney, 506 Kathmere Rd, Havertown, PA 19083-4020 |
| 14725766 | + CapitalOne NA, POB 31293, Salt Lake City, UT 84131-0293     |
| 14725768 | Elaine Darr, 505 Kathmeer Rd, Havertown, PA 19083             |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                  | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| tr       | EDI: BTPDERSHAW.COM   | Jan 28 2023 05:34:00 | TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632   |
| smg      | Email/Text: megan.harper@phila.gov                          | Jan 28 2023 00:34:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV  | Jan 28 2023 05:34:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us                     | Jan 28 2023 00:34:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14725765 | + Email/PDF: bncnotices@becket-lee.com                      | Jan 28 2023 00:42:17 | American Express, pob 981537, El Paso, TX 79998-1537   |
| 14732950 | + EDI: AIS.COM  | Jan 28 2023 05:34:00 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14725767 | EDI: DISCOVER.COM   | Jan 28 2023 05:34:00 | Discover, pob 15192, Wilmington, DE 19850  |
| 14725769 | Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org | Jan 28 2023 00:33:00 | Franklin Mint, 5 Hillman Dr, Ste 100, Chadds Ford, PA 19317  |
| 14725770 | EDI: JEFFERSONCAP.COM                                       | Jan 28 2023 05:34:00 | Jefferson Capital, 16 McLeland Rd, Saint Cloud, MN 56303   |
| 14725771 | + Email/Text: LC-Bankruptcy-RF@loancare.net                 | Jan 28 2023 00:34:00 | LOANCARE SERVICING CENTER INC, 3637 SENTARA WAY, Virginia Beach, VA 23452-4262   |
| 14725773 | + Email/Text: bnc@nordstrom.com                             | Jan 28 2023 00:34:29 | Nordstrom Fsb, Attention: Bankruptcy Department P, 13531 E CALEY AVE, Englewood, CO 80111-6504   |
| 14725774 | EDI: PRA.COM  | Jan 28 2023 05:34:00 | PORTFOLIO RECOVERY, 120 CORPORATE BLVD, Suite 100, Norfolk, VA 23502   |
| 14725775 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com              | Jan 28 2023 00:34:00 | Toyota Motor Credit, PO BOX 9786, Cedar Rapids, IA 52409-0004  |
| 14725772 | EDI: CITICORP.COM   | Jan 28 2023 05:34:00 | macys/Citibank, PO BOX 8218, Monroe, OH 45050  |

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| BRIAN CRAIG NICHOLAS  | on behalf of Creditor LOANCARE LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com                            |
| LAWRENCE S. RUBIN     | on behalf of Debtor Jennifer Sweeney echo@pennlawyer.com foxtrot@pennlawyer.com;7272@notices.nextchapterbk.com |
| TERRY P. DERSHAW      | td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com   |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 4

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Jennifer Sweeney</b>          | Social Security number or ITIN | xxx-xx-8110 |
|   | First Name Middle Name Last Name | EIN                            | 26-4073558  |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number: 22-12640-mdc                                       |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Sweeney  
dba Sweeney Contractors Inc

1/26/23

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**